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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicants:** Senez, et al.

**Serial No.:** 09/514,271

**Filed:** February 28, 2000

**Confirmation No.:** 9338

**Art Unit:** 3624

**Examiner:** Jagdish Patel

**Attorney Docket:** 062107-0014

**Customer No.:** 009629

**For:** AUTOMATED BILL PAYMENT SYSTEM

**Dated:** November 21, 2005

**Mail Stop AF**

**Commissioner for Patents**

**P.O. Box 1450**

**Alexandria, VA 22313-1450**

**NOTICE OF APPEAL FROM THE PRIMARY EXAMINER**  
**TO THE BOARD OF PATENT APPEALS AND INTERFERENCES**

Sir:

Applicant hereby appeals to the Board of Patent Appeals and Interferences from the decision dated May 20, 2005, of the Primary Examiner finally rejecting claims 1-25 of the above-identified application.

The item(s) checked below are appropriate:

1.  An extension of time for responding to the final rejection for three months:  
 was filed on \_\_\_\_\_  
 is submitted herewith.
2.  A timely response to the final rejection has been filed.
3.  A fee in the amount of \$ \_\_\_\_\_.00 is:  
 Required.  
 Not required (Fee paid in prior appeal).

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4.  Applicant has qualified for the 50% reduction in fee for an independent inventor, non-profit organization or small business concern and a fee in the amount of \$250.00 is:

- Required.
- Not required (Fee paid in prior appeal).

5.  Please charge the required fee, if any, to Morgan, Lewis & Bockius LLP Deposit Account No. 50-0310. A copy of this sheet is enclosed.

6.  A Pre-Appeal Brief Request for Review is enclosed herewith.

Dated: November 21, 2005

Respectfully submitted,

By: Francis E Morris  
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